CLAIMS

1. A method for using an application in a mobile station comprising a master control unit MCU for implementing mobile station functions, wherein the application has a first mode of operation and a second mode of operation, whereby the first mode of operation is passive and in the second mode of operation the application controls the master control unit MCU.

2. A method in accordance with Claim 1, wherein the application is a cash card application.

3. A method in accordance with Claim 1, wherein the application is a payment card application.

4. A method in accordance with Claim 1, wherein the application is a credit card application.

5. A method in accordance with Claim 1, wherein when the application is in the second mode of operation, the mobile station communicates with an other mobile station using first means of data transfer IR.

6. A method in accordance with Claim 1, wherein the master control unit MCU is controlled by using AT commands.

7. A method in accordance with Claim 1, wherein the master control unit MCU of the mobile station has two modes of operation:

    - normal mode and
    - application mode.

8. A method in accordance with Claim 1, wherein the application is of the power-up-type, of the menu type or automatic.

9. A mobile station which has means for using an application, wherein the mobile station also comprises

– means for setting the application in the first mode of operation,

– means for setting the application in the second mode of operation, and

– means for controlling the master control unit MCU of the mobile station.

10. A mobile station in accordance with Claim 9, wherein the mobile station also comprises means for infrared data transfer.

11. A mobile station in accordance with Claim 9, wherein the mobile station also comprises means for connecting the mobile station to a computer.

12. A mobile station in accordance with Claim 9, wherein the mobile station is a GSM mobile phone.

13. A mobile station in accordance with Claim 9, wherein the said means for controlling the master control unit MCU are located in the application.

14. A system for effecting payments, wherein the system comprises

- at least one mobile station, which has

- an application,

- means for using the application, and

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- the first means for data transfer for local data transfer,

- at least one cash register or the like, which has the second means for data transfer, and

- the application comprises means for transferring data between the first means for data transfer and the second means for data

10   transfer.

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